

Exhibit 2

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UNITED STATES OF AMERICA

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

PHUONG NGUYEN and PHUONG T. NGUYEN,) Civil Action No.
D.D.S., INC. (d/b/a LASER COSMETIC)
DENTISTRY),)

Plaintiffs,)

v.)

WELLS FARGO, N.A. *et al.*,)

Defendants.)

**CERTIFICATION PURSUANT TO 28 U.S.C.
§ 2679(d) OF SCOPE OF OFFICE OR
EMPLOYMENT**

I, Michelle Lo, hereby certify as follows:

1. I am the Chief of the Civil Division of the United States Attorney's Office for the Northern District of California. Pursuant to direction from Stephanie M. Hinds, the United States Attorney for the Northern District of California, I have been authorized to exercise on behalf of the United States Attorney the authority vested in her by the Attorney General, pursuant to 28 C.F.R. § 15.4, to certify pursuant to 28 U.S.C. § 2679(d) that federal employees named as defendants in a civil action were acting within the course and scope of their office or employment with reference to the matters alleged in the suit.

2. I have reviewed the Third Amended Complaint filed by Plaintiffs Phuong Nguyen and

CERTIFICATION PURSUANT TO 28 U.S.C. § 2679(d)
NO.

Phuong T. Nguyen, D.D.S., Inc. (d/b/a Laser Cosmetic Dentistry) against Joseph King III in *Phuong Nguyen et al. v. Wells Fargo, N.A. et al.*, No. 18CIV06581, which is pending in the Superior Court of California, County of San Mateo. On the basis of the Third Amended Complaint and certain other information provided to me, pursuant to the provisions of 28 U.S.C. § 2679(d) and by virtue of the authority vested in me as set forth above, I hereby certify that Mr. King was an employee of the U.S. Small Business Administration and was acting within the scope of his office or employment at all times material to such incidents alleged in the Third Amended Complaint.

DATED: November 15, 2022

Respectfully submitted,

STEPHANIE M. HINDS
United States Attorney

/s/ Michelle Lo
MICHELLE LO
Chief, Civil Division
United States Attorney's Office
Northern District of California

CERTIFICATION PURSUANT TO 28 U.S.C. § 2679(d)
NO.